



Spotlight

August 2005

American Income Life & National Income Life

Volume 38 • Number 8



“Reap Your Rewards”

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF

Roger Smith
President & CEO
American Income Life

Carpe Diem — Seize the Day

I am sure many of you are familiar with the catch-phrase "carpe diem." We have seen this phrase in advertising, books, magazines, and even movies. However, the actual concept of "carpe diem" has been around since about 35 B.C. and probably originated with the Roman literary philosopher, Horace.

From the time of Horace until the present, many people from poets to marketers have put their hands around the phrase "carpe diem" and utilized its to-the-point exclamation to motivate others to focus on the present. Given this, my intention for this month's comment is to do the same.

Last year, when John Maxwell spoke at our convention general session, he too explained the importance of focusing on the present. He said, "The greatest detriment to tomorrow's success is today's success. We have a tendency to freeze-frame our successes; thereby over-exaggerating yesterday, over-estimating tomorrow, and under-estimating now." This point has stuck with me and definitely brings the purpose of "carpe diem" into better perspective.

The reason I am going through the history of the phrase "carpe diem" is because I believe it to be an important concept from which we all could benefit. Therefore, with all the exciting changes and increased opportunity we have created in the American Income Life and National Income Life culture, you would be amiss not to take advantage or seize the day.

Our goal here at American Income and National Income has been, and always will be, providing you with as many opportunities for success as we possibly can. That said, please remember this magazine is a tool for you to use in gaining knowledge and gathering information for your ultimate success.

This issue is no exception to that philosophy, and we have packed it full of information and reminders of the opportunities which are available to you — how to work non-traditional lead sources, an update on the new BR Bonus, and a full listing of all the incentives at your disposal. Now is the time to take this information and utilize it to motivate yourself, your team, and your Agency to seize the day and not let these opportunities pass you by.

I believe in our sales force here at American Income and National Income. Therefore, now is the time! Take a look at your opportunity and plan your strategy. What are you waiting for — *carpe diem, seize the day!*

Back to the basics and getting better at it!

Dates to Remember

Wednesday, Sept. 28, 2005

All business and PR credits must be at the Home Office to count for September production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$657,360.80 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Special Authorizations for APS

Contrary to what may have been said, UW does not order medical records on all cases. However, for about 7.93 percent of the life cases seen, additional medical information is needed. In the majority of cases where an APS is ordered, the HIPAA authorization is all that is needed for the doctor, clinic, or hospital to release the applicant's medical records.

In some cases however, the facility requires a special authorization form to release the records. In these cases, our APS vendor will send the applicant the needed authorization form to be signed and returned for processing. The vendor also notifies Home Office, and we will in turn send you a notice through CAS. It is important to have the applicant return the signed form as soon as possible so that the records can be obtained and UW can continue their evaluation of the risk.

The quicker the authorization is returned to the vendor, the faster the case can be approved.

Conversion Letter

We are constantly striving to find better ways to provide "Raving Fans Customer Service" to all of our customers, and we will be making a change in our conversion process which will enhance the service we provide to you and your customers.

You will soon begin to see some new letters in your CAS downloads. These letters are copies of what we send to our policyholders when we acknowledge their conversion requests. There are different variations of letters, depending on the type of conversion, and each include an explanation of their coverage along with a confirmation the conversion request has been handled.

National "Do Not Call" Registry

We would like to remind everyone of the *National Do Not Call Registry* and regulations which became effective Oct. 1, 2003. CAS should be utilized to purge individuals who have registered and requested not to be called. Please make sure every Agent is aware of the law and our Company guidelines for compliance. More information on the DNC registry is posted on our Web site.

Founder's Club Outstanding Producers

July 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Zachary Hart	Jim Surace	1	\$79,682		81.7

▲Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

James Aalders	Jennifer Gallivan	Ananth Krishnaiyengar	Joseph Shelton	Anna Vaculikova
Linda Buck	Thomas Harris	Fouad Marzouki	Andrew Shold	Travis Vandenberghe
Casey Charlton	Enrique Hernandez	Angelo Minglana	Matthew Smith	Lindsey Vleisides
Eleana Chou	Joanne Idio	Jerome Ninelist	Eric Sy	Jonathan Wilson
Robert Christian	William Jaquay	Thomas Parker	James Taylor	Nicole Winn
Jeremy Crow	Yevgeniy Kashkin	Stuart Parnell	Sara Thraillille	Michelle Workman
Gloria DeLeon	Hank Kochly	Nilesh Patel	Dale Thurber	Andrea Yee

Promoted to 55 Percent Supervising Agent

Tim McAdams	Christopher Roden
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Promoted to 57.5 Percent General Agent

Tommy Chan	Joshua Harris	Brendt Kehoe	William Nestmann	Loan Pham
Joshua Goines	Brian Kalzo	Christopher Kroshus	Ian Palmer	Charles Vance

Promoted to 60 Percent General Agent

Pamela Drury	Richard Rainone	Justin Smith
Fallon Kunevicius	Brent Rieck	Raymond Welch

Promoted to Master General Agent

Thomas Alligood	Laura Luthy	Timothy Southerton	Godley Varghese
William Childress	Ramin Madani	Jarred Starman	Brian Varney
Steven Dichiario	Vance Rountree	Lily Tchen	Matthew Willrodt
Barbara Leader	Timothy Simpson	Krista Thieme	Claudia Ziegler

Promoted to Regional General Agent

Linda Amante	Paula Cooper	Willie Hayden	Paul Lund	Ryan Stenglein
Kouassi Appiah	Volodymyr Derevyanyy	Bill Hayer	Mathew MacCannell	Dustin Venekamp
Russell Chang	Patrick Duray	Sidney Hodgskias	Dustin Miller	Jean-Francois Vezina
Christopher Clark	Jon Hanec	Kevin Khadivian	Dustin Raarum	

Promotions Galore!

AMS is a huge success! Everyone is benefiting from this state-of-the-art program, especially those who have been moving their way up the ranks. Read what our newly promoted Master General Agents have to say about AMS and the secrets to their success.



Richard Barbour
The Steve Greer Agency
Promoted June 2005

"When I started with AMS, I erased everything I knew before and started anew. I did exactly what I was told, and I believe that is what made me successful. I learned it is all about service and showing the customer that you care more about them than they might for themselves."



Pablo Pirela
The Bob Olson Agency
Promoted June 2005

"Denise Gilbert believed in me and introduced me to the opportunity. She helped me achieve my own vision. Once I began to believe too, the vision started to take shape. Since then, my philosophy has become one of accentuating the good, getting through the bad, and avoiding the ugly."



Robert Trujillo
The Sloy Bitman Agency
Promoted June 2005

"The bottom line to leadership success is having a strong work ethic, a strong focus on training, and believing in your Agents. AMS allows me to make it happen — recruit, train, and maintain. The system provides the resources for you to create a working team where you all succeed."



Thomas Alligood
The Rusty Jewell Agency
Promoted July 2005

"Be patient and self confident, and anything is possible. The key is to focus on the positive and avoid the negative. I have found the best way to do this is to always keep your dreams in mind and your vision intact. By following your dreams, you will be able to accomplish anything."



William Childress
The Marc Morion Agency
Promoted July 2005

"I think the secrets to my success came from the leadership and organizational skills my college baseball coach taught me. He showed me it is important to have determination, a strong dream to follow, and faith in my surrounding team. All three of these lead to a great promotion."



Steven DiChiario
The Bill Jennings Agency
Promoted July 2005

"Be pro-active and not reactive. If you make it an effort to give every one of your clients what they want or need, then you find yourself getting everything you want. It is all a matter of going out to make things happen. Remember, you can never dream too big."



Barbara Leader
The Rick Altig Agency
Promoted July 2005

"Hard work and persistence have been my tools for getting where I am. My Managers strived to help me reach my goals. Now I do the same for my clients. Being successful in this field means you always have to have a quick response and do whatever it takes to make sure your clients get the help they need."



Ramin Madani
The Bob Olson Agency
Promoted July 2005

"You have to have a commitment to get ahead. Make sure you listen to your peers and follow suit, because they have been where you are. Talk to those at the top and learn all they know. If you work hard and diligently give it your all, you should have no problem moving up in the ranks."



Jarred Starman
The Geneser-Geneser Agency
Promoted July 2005

"I really owe everything I've learned to Mr. Geneser. He taught me you need to do the right thing while no one is looking. It's important to learn to adapt, improvise, and overcome. Those skills and an attitude of 'the buck stops here' are a sure combination for success and promotion."



Lily Tchen
The David Cohen Agency
Promoted July 2005

"You really have to have a desire to succeed. Discipline and commitment are so important in this job. It's easy to make plans, but it's the follow-through which causes some people to stumble on the road to success. You need to stick to your work and keep your goals in sight."

Congratulations!

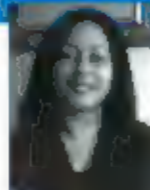
Individual Producers

1. Zachary Hart



N. Royalton, OH

2. Sylvia Freeman



Marietta, GA

3. Alexy Blit



Toronto, ON

4. Grace Flores



Concord, CA

5. Ruben Soberanes



Concord, CA

6. Jonathan Wilson



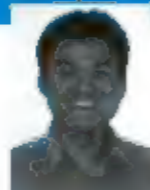
Las Vegas, NV

7. Karen McQuoid



Auckland, NZ

8. Kyle Chuang



Burnaby, BC

9. Samantha Chui



Marietta, GA

10. Carla Miller



Omaha, NE

Individual Producers

All Time Record to Beat

Month: \$53,774 Net ALP Peter Kang

July Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Zachary Hart	\$33,078		81.7	Mathew Hart	Jim Surace
2. Sylvia Freeman	24,549		77.9		Williams-Williams
3. Alexy Blit	19,459	98		David Solomonov	Joshua Chalom
4. Grace Flores	19,090	100		Curt Snow	Jatoft-Foti
5. Ruben Soberanes	18,383		76.3	Doreen Ryan-Foti	Jatoft-Foti
6. Jonathan Wilson	16,801	98		Dustin Venekamp	Altig-Orlovic
7. Karen McQuoid	16,639		81.9	Lawrence Hauck	Steve Friedlander
8. Kyle Chuang	16,420		79.9	Shamshinder Sidhu	Rick Altig
9. Samantha Chui	16,115	84		William Cook	Williams-Williams
10. Carla Miller	15,913		73.5		John Akers
11. Alfred Brenner	15,318		90.9	Steve Foti	Jatoft-Foti
12. Rosemary Baker	15,201	100		Mary Ayarzagoitia	Tom Williams
13. Edward Kirschenbaum	15,017		83.9	Susan Bergh	Eric Giglione
14. Timothy Cruise	14,861		85.2	Timothy Cruise	Bob Olson
15. Daniel Potilechio	14,660		93.6	David Wang	Bob Olson
16. Raphael Bouchereau	14,651		71.7	Nestor Aramayo	Tom Williams
17. Omar Hashimi	14,542		80.8	Steve Foti	Jatoft-Foti
18. Lindsey Vleisides	14,444	100		Dustin Baxter	Geneser-Geneser
19. Steven Strong	13,910		70.2	Steven Strong	Durhon Oldham
20. Avi Regev	13,357	92		AJ O'Connor	Steve Greer

* Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Zachary Hart	\$148,931		81.7	Mathew Hart	Jim Surace
* 2. Sylvia Freeman	124,885		77.9		Williams-Williams
* 3. Carla Miller	115,856		73.5		John Akers
* 4. Timothy Cruise	115,192		85.2	Timothy Cruise	Bob Olson
* 5. Max Quasem	107,021		88.3	Earnest Loveless	David Cohen
* 6. Omar Hashimi	105,462		80.8	Steve Foti	Jatoft-Foti
* 7. Samantha Chui	102,974	84		William Cook	Williams-Williams
* 8. Daniel Potilechio	100,257		93.6	David Wang	Bob Olson
* 9. Lily Tchen	99,637		75.5	Lily Chen	David Cohen
* 10. Ruben Soberanes	98,437		76.3	Doreen Ryan-Foti	Jatoft-Foti
11. Peter Kang	94,216	93		Robert Trujillo	Slav Bitman
12. Sebastian Kazek	89,046	81		Joseph Moore	Tom Williams
13. Mary Ann Gaelic	87,505		77.8	Lawrence Hauck	Steve Friedlander
14. Nadia King	86,604		74.2	Nadia King	Altig-Orlovic
15. DeShella Hargrove	85,200		79.8	Diane Carrion	Eric Giglione
16. Lance Brown	82,978		91.7		David Zophin
17. Ronald Friedlander	82,229		83.5	Theodore Pappas	Eric Giglione
18. Majjargal Sukhbaatar	81,723		80.8		Gleb Ostrovsky
19. Carlton Lear	81,189		72.7	David Wang	Bob Olson
20. Crystal Valentine	80,069		84.4		Steve Hartman

* Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

29 Years of Service

Larry Malitz

20 Years of Service

Susan Fuldauer

19 Years of Service

Lawrence Dennis

17 Years of Service

Jacqueline deVooght

16 Years of Service

Guy Panno

12 Years of Service

Nestor Aramayo
Bryan Flannery
Dennis Ishler
Michael Perkins

11 Years of Service

Paul Vojtek

10 Years of Service

William Gibson
Raymond Lau

9 Years of Service

Kouassi Appiah
Lewis Prochnau
Doreen Ryan-Foti

7 Years of Service

Richard Nye

6 Years of Service

Wes Bangs
Mathew Hart

5 Years of Service

James Beck
Wes Elder
Olaf Johnson
Robert Ulreich

4 Years of Service

Kris Barron
Gabriela Berloni
Zulfikar Bhukera
Susan Cooksey
Brandon Geneser
Peter Lauwerier
Darren Miller
Robert Pomerleau
Leo Soucy
Cathy Thompson
Tomas Thundiyl
Robert Tierney

3 Years of Service

Cynthia Bianchi
Barry Dillah
Joshua Goodman
Terrance Hearn

3 Years of Service Cont.

Bryan Johnson
Leo Porter
Curt Snow
Brigitte Synesael

2 Years of Service

Michael Allen
Nacole Bell
Concelor Davis
Kelli Flora
Noe Gonzales
Joseph Henderson
Scott Keeney
Kevin MacKinnon
Maxine Moody
Colin Pierre
Eric Renteria
Joaquin Santos
William Swango
Helen Taylor
Joe Thompson

1 Year of Service

Allen Aungst
Vinicio Buezo
Melody Bujnowski
Michael Castell
Michael Clark
Michel Dickey
Michael Dupree
Chenine Ellis-Dias

1 Year of Service Cont.

Richard Galati
Susan Golden
Jon Hanec
Edward Hanna
Thomas Harris
Charles Hayes
Nicholas Holcomb
Derrel Hollins
Phillip Humbel
Chad Keeney
Desiree King
Esther Lee
Kenneth Lett
Paul Lund
Kimberly Mals
Amanda Nathoo
John Nemesh
Trinh Quang
Charles Riggs
Carl Rudd
Adam Smith
Todd Stallworth
Michael Wenzel
Kevin Willey

Have You Taken Advantage of this New Opportunity?

Listed below are the qualifiers for the first month of the **BR Bonus**. With the addition of this bonus, we paid more than \$650,000 in bonuses this month alone. We have five months to go! Don't miss this extraordinary opportunity of adding to your monthly income.


Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
James Adumita	\$375.48	Tracy Haden	\$403.46	George Noujaim	\$800.83	Hrvhannes Termaritiosian	\$1,320.34
Tifani Ahlstrom	\$416.64	Jon Hanec	\$1,081.41	Michael Nowak	\$2,142.99	Randy Teysster	\$831.41
Alla Alexander	\$1,005.65	Edward Hanna	\$573.84	Craig Nugara	\$800.70	Tomas Thundiyl	\$429.75
Noah Alkinburgh	\$1,399.09	Zachary Karl	\$617.97	Manuel Olea	\$1,064.79	Dustin Tolbert	\$630.93
Nestor Aramayo	\$1,427.10	Omar Khashimi	\$599.43	Megan Olson	\$394.47	Robert Trujillo	\$1,280.28
Mary Ayazogolita	\$2,089.84	Willie Hayden	\$1,051.63	Ian Palmer	\$393.95	David Tubbin	\$168.00
Jim Bianchi	\$470.49	Wayne Hendricks	\$182.05	Daniel Pavak	\$1,007.16	Eric Tuttoheve	\$175.09
Andrew Bishop	\$408.84	Adam Herman	\$563.06	Pete Peis	\$169.29	Charles VanDyke	\$207.96
Mark Bieser	\$717.58	Enrique Hernandez	\$220.37	Daniel Phares	\$1,487.66	Dustin Venekamp	\$2,184.22
Donald Blacktom	\$380.79	Howard Neven	\$637.55	Patko Pirela	\$245.17	David Wang	\$405.37
Elaina Busco	\$449.34	Nicholas Holcomb	\$395.93	Philly Prato	\$819.14	Sue Weiss	\$653.20
Raphael Boorchiano	\$1,147.37	Carl Ignatius	\$1,834.67	Jennifer Price	\$1,877.74	Daniel Wiseman	\$194.02
Michael Bromberg	\$406.84	James Iap	\$1,700.81	Richard Rainone	\$606.77	Matthew Wolfanger	\$2,513.11
John Buss	\$990.47	Allan Jennings	\$752.21	Harjeet Ilana	\$181.18	Wayne Wong	\$576.74
Coren Cardwell	\$678.00	Scott Keeney	\$624.92	Jena Rana	\$410.72	Ibrahim Yacoub	\$898.55
John Castore	\$588.28	Steven King	\$928.82	Avi Reyes	\$181.76	Jason Young	\$608.53
Joseph Coarney	\$217.82	Evan Kithpaugh	\$602.87	Scott Rehberg	\$1,355.58	Nicholas Zangardi	\$616.81
Alan Conquist	\$611.69	Gershon Klein	\$173.87	Scott Rhodes	\$1,032.41		
Patrick Coughlin	\$625.13	Michael Lasanie	\$2,691.99	Christopher Roden	\$271.88		
Maurice Davies	\$955.46	Samsuel Lasala	\$1,023.32	Alex Roland	\$217.72		
Steven Dichiaro	\$1,237.36	Kathleen Loughran	\$854.47	Vanre Roumtem	\$404.20		
Edward Dietrich	\$419.17	Ernest Lovness	\$417.30	Robert Rowe	\$162.88		
Randy Dennis	\$238.04	Brian Lullhoff	\$1,295.81	Terrence Rowell	\$844.00		
Samson Engrar	\$1,591.57	Leira Luthy	\$405.99	Doreen Ryan-Foti	\$573.59		
Roland Fretcher	\$190.20	Mathew Maccannell	\$380.58	Karl Schuckert	\$230.93		
Zachary Frae	\$1,253.33	Kimberly Mals	\$628.82	Amir Sedaghat	\$613.09		
Clayton Frost	\$182.40	Donald Martin	\$416.12	Diana Shagryeva	\$823.70		
Benjamin Foti	\$177.70	Jason Maver	\$572.22	Shamsbinder Siddhu	\$161.12		
Robert Gadberry	\$802.66	Kenneth Mazk	\$1,486.82	Paulina Silva	\$209.98		
Mary Gaelic	\$963.45	Tim McAdams	\$403.62	Marcus Smith	\$395.18		
Salvatore Garzhi	\$998.72	Karen Mirquid	\$1,441.89	Beth Snow	\$2,481.82		
Bee Gonzales	\$608.43	Scott Mellgren	\$476.02	Glenn Snowden	\$590.87		
William Goeden	\$449.33	Daren Miller	\$1,125.20	Tara Soderman	\$397.14		
Mark Gorman	\$838.14	Angelo Mingliana	\$374.80	David Solomonov	\$4,361.76		
Arthur Greene	\$1,752.58	Karl Mordhorst	\$609.14	Joann Stewart	\$403.77		
Matthew Guertin	\$188.28	Susanne Munro	\$1,406.82	James Taylor	\$403.72		
Harpreet Gujral	\$393.68	Amanda Nathoo	\$830.36	Messwen Taylor	\$379.48		
Ronald Gurney	\$412.71	Michael Nelson	\$448.61	Lily Tchen	\$395.05		

Total Bonus Paid Out
\$102,634.16

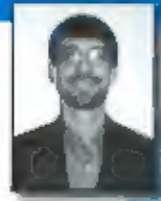
Supervising Agents



1. Scott Rehberg
N. Royalton, OH



2. Noah Alkinburgh
Harriaburg, PA



3. Gershon Klein
Edison, NJ



All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Scott Rehberg	\$19,486	\$27,592	92		Mathew Hart	Jim Surace
2. Noah Alkinburgh	14,216	16,802	81		Matthew Hogan	Oldham-Hadaya
3. Gershon Klein	11,821	15,776	84		David Ackerman	Eric Giglione
4. George Noujaim	11,444	14,953		83.5	Maxine Moody	David Zophin
5. Marco Chow	11,413	18,860	85		Susan Bergh	Eric Giglione

YTD Production

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Randy Teysier	\$57,343	\$95,817		81.1	Chris Hernandez	Chris La Fond
2. Steven King	44,001	88,941	89		Sonny Gurney	Paul Rumbuc
3. Amir Sedaghat	40,457	103,072		78.4	Harpreet Gujral	Rick Altig
4. Haylee Nye	39,844	89,908		71.3	Dustin Miller	Altig-Orlovic
5. Amanda Nathoo	39,041	84,934		79.4	Diane Carrion	Eric Giglione

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents

1. Mary Ann Gaelic
Auckland, NZ



2. Zachary Hart
N. Royalton, OH



3. Glenn Snowden
Houston, TX



4. Richard Rainone
Warwick, RI



5. Michael Laramie
Houston, TX



July Production

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Mary Ann Gaelic	\$33,896	\$41,099	93		Lawrence Hauck	Steve Friedlander
2. Zachary Hart	32,948	66,026		80.1	Mathew Hart	Jim Surace
3. Glenn Snowden	32,512	34,041		75.7	AJ O'Connor	Steve Greer
4. Richard Rainone	27,523	32,224	93		Gabriel Hernandez	David Zophin
5. Michael Laramie	26,673	34,645		78.5	AJ O'Connor	Steve Greer
6. Steven Engrav	26,488	36,738	90		Wayne Hendricks	Joseph Manone
7. Salvatore Giacchi	24,488	26,368		71.0	David Hausman	Eric Giglione
8. Philip Prata	23,509	29,809		69.7	Theodore Pappas	Eric Giglione
9. Nicholas Zangardi	21,318	28,479		74.1	Marcus Smith	Jim Surace
10. Danielle Holmes	21,109	27,166		71.7	Steven Dichiaro	Bill Jennings

YTD Production

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$179,378	\$270,052	93		Lawrence Hauck	Steve Friedlander
* 2. Zachary Hart	174,061	342,012		80.1	Mathew Hart	Jim Surace
* 3. Salvatore Giacchi	156,009	194,780		71.0	David Hausman	Eric Giglione
* 4. Danielle Holmes	142,120	205,190		71.7	Steven Dichiaro	Bill Jennings
* 5. James Worf	132,029	160,597		72.6	Joshua Goodman	Bill Jennings
6. Jeffrey Oakman	129,607	126,622		78.6	William Cook	Williams-Williams
7. Richard Refano	107,888	175,172		76.8	Barry Dillah	Eric Giglione
8. Brent Rieck	97,837	109,421		68.0	Tamara Ford	Marc Morton
9. Glenn Snowden	97,087	130,714		75.7	AJ O'Connor	Steve Greer
10. Philip Prata	95,076	117,378		74.1	Theodore Pappas	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Reap Your Rewards

There is an old saying, "you reap what you sow." What this means is, what you do comes back to you, or rather you gather (reap) the results (rewards) from the seeds (your hard work) you sow.

At American Income and National Income, we know how hard you work to make your business a success, and we feel it is our number one priority to help you accomplish this goal. We also feel that you should be rewarded for all your hard work. For this reason, we spend many hours conceptualizing, planning, and developing ways to give you the rewards you so well deserve.

Knowing that immediate gratification is a primary human motivator, we have developed several ways you can reap your rewards!

The New Agent Bonus*

All "New Agents" ("New Agents" refer to Producers in their first eight months of contract) are eligible for the *New Agent Bonus*. The *New Agent Bonus* is a bonus which equals a percentage of their Net ALP for the month, provided they have the required Net to Gross ratio. Starting with the Producer's ninth month, the Individual Producer then becomes eligible for the *Retention Bonus*.

In addition to the *New Agent Bonus*, a Producer is eligible for a supplemental bonus after being contracted for nine months (or 12 months). This bonus equals 25 percent or more of the bonuses earned in their first eight months, provided they have at least a 68 percent four-month Retention. For each point above 68 percent, the supplemental bonus will be increased one percent.

The Retention Bonus*

Producers are eligible to earn a *Retention Bonus* based on Net ALP produced for the month, provided they have a 68 percent or higher four-month retention. Producers are eligible for this bonus starting in their ninth month of contract. Agents contracted less than nine months are eligible for the *New Agent Bonus*.

The Personal Recruiting Bonus*

A Producer who is personally recruiting is eligible for the *Personal Recruiting Bonus*. For each personal recruit, the recruiter will be eligible for a \$250 bonus each time the recruited Agent earns a *New Agent* or *Retention Bonus* in their first year at the \$6,200 of Net ALP level or above. This allows the recruiting person to receive up to 12 bonuses for a total of \$3,000. Please note that a personal recruit is not one derived from resumé ad or any other Company or Agency assisted recruiting systems.

The Leadership Bonus*

A Master General Agent, and the GAs and SAs coded under them, are eligible to receive the *Leadership Bonus* provided they have two Producers in their first six months of contract. The MGA must also have one new code in the qualifying month. These Producers will also need to qualify for the *New Agent Bonus* or the *Retention Bonus*, meeting both production and quality requirements, in the same month. This bonus is equal to a percent of the monthly Net ALP on each Producer under the Manager.

The BR Bonus*

The new *BR Bonus* was developed in honor of Mr. Rapoport and is available on production submitted to the Home Office July 1, 2005 to Dec. 31, 2005. This new bonus is for the immediate up-line Manager of any Agent who is in their first six months with American Income or National Income. This is the level two person in the Agent hierarchy who would have field trained the Agent. The bonus is equal to 100 percent of the *New Agent Bonus* that the Agent earns during their first six months on life business (includes bonus earned at the \$4,000 to \$6,199 level). There is no Net to Gross or Presidency requirement for the level two Manager and is in addition to any *Leadership Bonus* that might be paid. This is not tied to whether an MGA earns a *Leadership Bonus*.

The Regional General Agent Bonus*

The *Regional General Agent Bonus* is a relatively new bonus which was developed under the new AMS system. For each new MGA coded under an RGA, the RGA is eligible for a monthly bonus equal to 10 percent of the *Leadership Bonus* earned by the MGA and GAs or SAs coded under that MGA. The RGA must have the required quality factor (Retention or Net to Gross) to be eligible for the bonus. An RGA is eligible for this bonus as long as they continue to manage the MGA.

The PR Bonus*

PR Reps. are eligible for a monthly bonus by cards or groups. Once the Representative has chosen to qualify either by groups or cards, they will qualify with that premise for the calendar year. For card eligibility, a PR Rep. must sign TGs and original TGs in the last three months (original cards will bonus at double the per card rate). For group eligibility, a PR Rep. will need to sign 10 groups in the last three months with two groups being original. Each group, must have a 4,000 minimum combined membership with a 50-member minimum.

Convention Qualification*

Every Agent, Manager, and PR Representative is eligible for Convention if they meet the minimum qualification requirements set up for the qualification year (Retention and Net to Gross requirements are also required). Career Agents, SAs, and GAs can qualify for convention provided they earn a *Retention Bonus* (or *New Agent Bonus*) for a minimum of five out of the last six months of this year (July to December). MGAs can qualify by obtaining the *Leadership Bonus* five out of the last six months of this year. Qualifying for convention entitles the qualifier and a guest to attend the convention destination and participate in the activities set up for the qualifiers.

Founder's Club Qualification*

Established in the 1980s in honor of Mr. Rapoport, American Income's founder, the Founder's Club recognizes those Individual Producers and Public Relations Representatives who consistently distinguish themselves as true leaders and outstanding achievers. Qualifiers are eligible — having met minimum qualification requirements — to receive a ring upon first time qualification. With subsequent qualifications, a diamond will be added to their ring or the qualifier can request a ring for their spouse.

President's Club Qualification*

Established in 2003, the President's Club recognizes those Individual Producers and PR Representatives who commit themselves — year after year — to turning in not only quantity but quality business. Qualifiers are eligible — having met minimum qualification requirements — to receive a ring, a \$1,000 bonus, and an extra day at convention. With subsequent qualifications, the qualifier will receive a \$1,000 bonus, an extra day at convention, and a diamond will be added to their ring or the qualifier can request a ring for their spouse.

Six-Months Contest

Don't forget the *Six-Months Production Contest* running from July 1, 2005 to Dec. 31, 2005! Producers who write a Net ALP of \$40,000 and PR Reps. who generate 500 leads from original TGs signed after July will be eligible to receive their choice of a COBRA ESD 7000 Laser Radar Detector or a Palm One IIXE PDA. Producers who write a Net ALP of \$50,000 and PR Reps. who generate 1,000 leads from original TGs will be eligible to receive the XM Satellite Radio with two years of pre-paid service. Finally, Producers who write a Net ALP of \$60,000 and PR Reps who generate 1,500 leads from original TGs will be eligible to receive the Garmin Quest Vehicle Navigation System. (Please note, the contest pertains only to business signed after July 1, 2005.)

**Don't Let These Opportunities
Pass You By!
Reap Your Rewards Today!**

***Note: For a complete listing of bonus qualifications, convention qualifications, and club qualifications, log onto www.aife.com or www.nife.com.**

Master General Agents

1. AJ O'Connor



Houston, TX

2. Lawrence Hauck



Auckland, NZ

3. Wayne Hendricks



Menomonee Falls, WI

4. Gabriel Hernandez



Warwick, RI

5. David Solomonov



Toronto, ON

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

July Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$87,449	\$103,104		70.7	Steve Greer
2. Lawrence Hauck	56,875	86,544		73.9	Steve Friedlander
3. Wayne Hendricks	56,600	105,546		77.6	Joseph Manone
4. Gabriel Hernandez	52,259	52,259		76.3	David Zophin
5. David Solomonov	51,927	62,325		75.0	Joshua Chalorn
6. Mathew Hart	49,594	109,162		73.6	Jim Surace
7. Barry Dillah	49,118	56,368		71.8	Eric Giglione
8. Horace Johnson	47,579	51,320		72.3	Tom Williams
9. Joseph Callahan	47,017	48,383		70.3	Wes Bangs
10. Chris Hernandez	42,960	53,430		77.7	Chris La Fond

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Barry Dillah	\$564,914	\$648,878		71.8	Eric Giglione
* 2. AJ O'Connor	549,881	700,679		70.7	Steve Greer
* 3. Doreen Ryan-Foti	400,385	938,715		76.9	Jatof-Foti
* 4. Jim Bianchi	361,668	716,991		75.0	Durhon Oldham
* 5. Gabriel Hernandez	320,431	321,265		76.3	David Zophin
6. Joseph Callahan	320,252	347,015		70.3	Wes Bangs
7. Scott Keeney	310,579	389,091		73.6	Oldham-Hadayia
8. Eugene Melamed	309,245	323,249		76.2	Slav Bitman
9. Lawrence Hauck	298,565	569,461		73.9	Steve Friedlander
10. DeMario Cooper	297,408	310,253		68.7	Slav Bitman

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents

1. AJ O'Connor



Houston, TX

2. Jason Mollo



Middletown, CT

3. Joshua Goodman



Denver, CO

July Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$138,891	\$173,544		70.7	Steve Greer
2. Jason Mollo	121,714	144,105		72.7	David Zophin
3. Joshua Goodman	89,779	114,867		72.3	Bill Jennings

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jason Mollo	\$907,474	\$1,042,307		72.7	David Zophin
2. AJ O'Connor	815,285	1,019,187		70.7	Steve Greer
3. Joshua Goodman	661,684	904,132		72.3	Bill Jennings

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Zachary Hart	Jim Surace	\$6,284.82
Sylvia Freeman	Williams-Williams	\$4,664.46
Karen McQuoid	Steve Friedlander	\$3,461.20
Kyle Chuang	Rick Altig	\$3,439.09
Ruben Soberanes	Jatoft-Foti	\$3,278.48
Daniel Potilechio	Bob Olson	\$3,123.10
Alfred Brenner	Jatoft-Foti	\$3,063.70
Edward Kirschenbaum	Eric Giglione	\$3,003.48
Timothy Cruise	Bob Olson	\$2,972.31
Omar Hashimi	Jatoft-Foti	\$2,763.13

Total Retention Bonus Paid: \$409,615.52 399 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
AJ O'Connor	Steve Greer	\$6,052.18
Doreen Ryan-Foti	Jatoft-Foti	\$5,505.02
Matthew Hart	Jim Surace	\$5,455.68
Lawrence Hauck	Steve Friedlander	\$4,773.15
David Solomonov	Joshua Chalom	\$4,734.95
Barry Dillah	Eric Giglione	\$4,225.39
Chris Hernandez	Chris La Fond	\$4,051.56
David Wang	Bob Olson	\$3,626.40
James Isip	David Cohen	\$3,622.59
Horace Johnson	Tom Williams	\$3,382.31

Total Leadership Bonus Paid: \$113,053.52 68 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Becky Cutler	Bill Jennings	\$2,141.56
Erinly Jennings	Bill Jennings	\$2,070.84
Malka Arony	Hartman/Cohen	\$2,060.10
Vivian Dwyer	Altig-Hay/Bitman	\$1,807.14
Jacqueline deVooght	Rick Altig	\$1,744.27
Rachelle Valdez	Altig-Orlovic	\$1,659.48
Renee Flannery	Jim Surace	\$1,465.60
Mark Gagliardi	Jatoft-Foti	\$1,148.21
Susan Fuldauer	Mark Hancock	\$1,115.80
Al Wall	Joshua Chalom	\$959.68

Total PR Bonus Paid: \$31,662.78 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Donated \$20,400 to UFCW for the *Leukemia & Lymphoma Society's Shoot for a Cure*.
- Gave \$5,000 to the *Labor Heritage Society*.
- Contributed \$5,000 to the UWUA for their *Operation Family Reunion*.
- Donated \$1,500 to *Workers' Project, Inc.*

The Rick Altig Agency

- Gave \$200 to UPEC 792 for the shop steward meeting.
- Donated \$100 to OFATV as a coffee break sponsor.
- Contributed \$400 to Bartenders 165 for an ad in their quarterly newsletter.
- Contributed \$2,000 to AUPE for the *United Way Golf Tournament*.
- Donated \$200 to *CAW 333's Memorial Golf Tournament*.
- Gave \$100 for the Teamsters' golf tournament prizes.
- Donated \$100 to IBEW 112 for their golf tournament.
- Contributed \$100 to the *Spokane Regional Labor Council's Golf Tournament*.
- Gave \$500 to the Tennessee Labor/Management Conference for their AFL-CIO annual event.
- Donated \$335 to the Teamsters 515 golf tournament.
- Gave \$275 to the Teamsters 480 scholarship fund.
- Contributed \$100 to CWA 3808 for their golf tournament.
- Donated \$100 to the UFCW 503 scholarship fund.
- Contributed \$250 to the *BCYT-BCTC Charity Golf Tournament* to fight childhood diabetes.
- Gave \$200 to the CJA 112 golf tournament.
- Gave \$1500 to the *UFCW 555 Golf Classic*.
- Donated \$399.88 to AFSCME Council 75 for their golf tournament.
- Donated \$47.68 to OPCM 555 for retirement party gifts.

The Steve Greer Agency

- Donated \$500 to the *Harris County AFL-CIO Labor Day Celebration*.
- Gave \$250 to the Texas Building Trades Council.
- Contributed \$250 to the A. Philip Randolph Institute.

The Mark Hancock Agency

- Gave \$100 to *Cultures of Solidarity for Workers Project, Inc.*
- Donated \$200 to GCIU Local 1129-M for a golf outing.

The Jatoft-Foti Agency

- Contributed \$1,250 to the *San Francisco Labor Council Annual COPE Benefit*.
- Gave \$1,000 to Joint Council 38 to sponsor a breakfast.
- Donated \$150 to the Coalition of Organized Labor for a labor luncheon.
- Gave \$250 to the Coalition for Justice at Walmart.
- Donated \$250 to the Operating Engineers 3 golf outing.

The Chris LaFond Agency

- Contributed \$400 to the local *Sheet Metal Workers' 125th Anniversary Banquet*.
- Gave \$400 to the Teamsters Joint Council 40 for their annual golf outing.
- Contributed \$100 to the *UMF George Holupka Memorial Tournament*.
- Donated \$100 to WESTCO FCU's annual picnic.
- Contributed \$50 to RWAW 37's annual picnic.

Total \$44,057.56

OTHER DONATIONS

Mark Hancock Agency

- Donated canned goods to the food bank on behalf of the Sheet Metal Workers' Local 20.
- Gave 30 boxes of food to the *Indiana Labor Council*.
- Contributed to the Roofers Local 119 food bank.

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.

JULY CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		70.0	\$207,300	\$236,000	88	\$331,173	\$368,500	90	89

JULY CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Geneser-Geneser	81		\$152,527	\$115,000	133	\$211,785	\$181,500	117	125
Joshua Chalom		70.1	128,995	110,500	117	205,552	173,500	118	118

JULY CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Jim Surace		71.3	\$133,328	\$104,000	128	\$252,624	\$162,500	155	142
Steve Greer		70.5	138,109	96,000	144	172,761	143,000	121	133
Bill Jennings		71.9	102,302	86,500	118	140,500	140,000	100	109

JULY CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		74.0	\$85,106	\$71,500	119	\$130,639	\$114,000	115	117
Mark Hancock		69.2	70,004	62,500	112	106,491	100,000	106	109
Imran Satti	83		53,162	54,000	98	89,821	85,000	106	102

JULY CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		69.5	\$47,017	\$28,500	165	\$50,223	\$42,500	118	142

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		70.0	\$1,401,555	\$1,662,000	84	\$2,353,384	\$2,591,500	91	88

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		72.0	\$950,898	\$604,500	157	\$1,040,393	\$941,500	111	134
Geneser-Geneser	81		591,148	460,000	129	816,135	726,000	112	121

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.9	\$843,237	\$605,500	139	\$1,193,417	\$980,000	122	131
Steve Greer		70.5	844,470	612,000	138	1,054,795	911,000	116	127
Williams-Williams		71.5	630,429	612,500	103	894,577	931,000	96	100

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		74.0	\$600,017	\$500,500	120	\$978,853	\$798,000	123	122
Mark Hancock		69.2	464,139	437,500	106	710,723	700,000	102	104
Imran Satti	83		189,015	229,500	82	443,733	361,250	123	103

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		69.5	\$320,252	\$199,500	161	\$365,683	\$297,500	123	142

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A

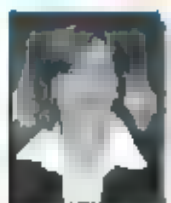


Laurie Onasch
Menomonee Falls, WI



Jacqueline deVooght
Calgary, AB

Category B



Vivian Dwyer
Glen Allen, VA



Catherine Briggie
Phoenix, AZ

Category C



Renee Flannery
N Royalton, OH



Becky Cutler
Denver, CO

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	16,822	Rick Altig
2. Joseph Galusha	4,668	Durhon Oldham
3. William Bell	3,178	Joshua Chalom

All-Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Laurie Onasch	3,841	Manone/Altig
2. Jacqueline deVooght	2,917	Rick Altig
3. Al Wall	2,786	Joshua Chalom
4. Malka Arony	2,263	Cohen & Hartman
5. Anne Bowyer	1,859	Rick Altig

Category B	No. Cards	SGA
1. Vivian Dwyer	2,181	Altig-Hay/Bitman
2. Catherine Briggie	1,232	Steve Hartman
3. Arlene Hughes	813	Chris La Fond
4. Marin Soljan	575	Steve Friedlander
5. Brenda Swecker	528	Chris La Fond

All-Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Renee Flannery	13	Jim Surace
2. Becky Cutler	7	Bill Jennings
2. Jerry Hartnett	7	Marc Morton
2. William Slocum	7	Oldham-Hadaya
3. Billy Savers	6	Tom Williams

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	107,590	Rick Altig
*2. Joseph Galusha	33,702	Durhon Oldham
3. Malka Arony	27,596	Cohen/Hartman

All-Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	20,338	Cohen/Hartman
*2. Al Wall	12,983	Joshua Chalom
3. Mark Gagliardi	12,809	Jatofi-Foti
4. Richard Meshulam	12,738	David Cohen
5. Rona Pileggi Spano	11,468	Bob Olson

Category B	No. Cards	SGA
*1. Vivian Dwyer	13,474	Altig-Hay/Bitman
*2. Catherine Briggie	10,165	Steve Hartman
3. Irene Rurycz	6,556	Jim Surace
4. Mario Soljan	5,926	Steve Friedlander
5. Brenda Swecker	5,197	Chris La Fond

All-Time PR Group Production Record
YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Renee Flannery	57	Jim Surace
*2. Cheryl Cook	53	Oldham-Hadaya
3. Susan Fuldaer	48	Mark Hancock
4. Richard Case	39	Jim Surace
5. Billy Savers	38	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have top PR Representative card and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

Be the Best You Can Be —

Application Completion

It's a great time in American Income and National Income's history. Everyone is working hard to provide the best customer service possible. So, you may be wondering, "Why are we providing tips regarding application completion?" Here's the reason — applications that are not properly completed often cause problems when being processed through Claims. We know quality business is of the utmost priority with each of you, so here are ten tips to help you and your team "excel" at application completion.

1. Ask and record the answers to *every* question on the application. This includes questions about existing coverage with other companies.
2. Write down *all* information the applicant provides to you. Underwriting will determine the significance of the medical history; you should not attempt to make decisions as to what should or should not be recorded on the application. Record everything with which you are provided.
3. Read the questions from the application *exactly* as they are written. Do not attempt to ask them in your own words.
4. Keep in mind, the only question on most applications which asks about the last five years is the question referencing physical exams, hospitalization, and/or medical treatment including prescription drugs. All other health questions say "ever had or been treated on" "at any time in any proposed insured's complete life history in the last five years." Be sure to stress "ever."
5. Be sure that all agents know all questions relate to *all* insureds on every policy. Each time you process a new policy, you should review the application for each insured. For example, the insured's spouse, child, etc. apply as well.
6. Make sure that *all* information is properly documented. The medical history and the medical history *must* be listed on *every* application.
7. The information provided on any questionnaire is to supplement the information provided on the application. The responses should not conflict. For example, if an alcohol use questionnaire is provided that indicates the applicant had been arrested for a "DWI," the responses to the alcohol and arrest questions on the application should be "yes."
8. If you did not see all the proposed applicants, indicate which applicants were not seen.
9. You must include anything you see that may be a health problem, even if there is no question on the application that is particular to that problem. For example, the applicant answered "no" to all the questions on the application, but you notice that the applicant is sitting in a wheelchair. You should indicate that on the application. Or, if the applicant says he is in good health with no deformity, but you notice that he wears dark glasses and appears to be blind. You should also indicate that on the application.
10. Apply special care when taking applications of someone whose first language is different than yours. If there is any hint the applicant does not understand, you must take special precautions. For example, the majority of the applications written in the U.S. are in English. Assume for a moment that English is not the first language of your applicant. If the applicant does not speak or understand your questions, it is necessary for you to take steps to ensure you obtain accurate and complete medical history. One way to accomplish this would be to ask another member of the household who speaks the first language to serve as a translator. If a family member is not available, perhaps a friend or neighbor can help. When a third party has helped with translation, you must indicate on the application and Agent's report that the Agent furnished this information on the back of the application in the "Additional Remarks" section.

Do great things and revel in excellence!



FROM THE DESK OF
Scott Smith
Executive Vice President
American Income Life

Showing Our Appreciation

I need your help. I need you to take your PR person to lunch or something!

I would like you to show your Public Relations Representatives just how much you appreciate who they are and what they do. Just between us, let's do something in September to say they are a very appreciated part of your Agency.

I used to work in city government and can remember every so often someone would write a letter to the mayor asking for this or that to be proclaimed. A special day, a special week, or a special month proclaimed by the mayor to honor someone or some event of special importance. Now, I could have gone to the mayor of Waco to get such a proclamation, but I realize she doesn't quite have the authority outside our fine city, so I figured our CEO, Roger Smith, was the equivalent of being our AIL/NILICO mayor. Therefore, I asked Roger to proclaim September "Public Relations Representative Month." He agreed and immediately issued his proclamation.

Whereas, AIL/NILICO has the genuine honor of contracting with some of the finest people in the world to perform Public Relations Services;

Whereas, the AIL/NILICO PR Team is dedicated to both producing quality leads and furthering the mission of labor's purposes and goals across the U.S., Canada, and New Zealand;

Whereas, our Agents, and the Company, shall go on record to appreciate and recognize the efforts of the Company's lifeblood,

Be it resolved, that the month of September 2005 be recognized as "Public Relations Representative Month," and we urge every producer and member of Agency management to extend their gratitude, thanks, and recognize the role of Public Relations in their Agency.

I realize this didn't quite make the front page of the *Spotlight*, but don't you think it is about time we did something to honor our Public Relations Team?

Public Relations is truly the fuel which makes your Agency run. As a sales team, we all need to create a greater awareness of what the PR Team expects from us, instead of taking for granted what we expect from them. You see, if we all had a better understanding of what Public Relations is, there would not be an "us" or "them." It would just be one well educated team pulling together for one another.

Given this, let me help you understand the five things your PR Team needs from you:

1. To notify union members in advance of a scheduled appointment which you are unable to keep.
2. To be available to participate in all community labor functions and pickets.
3. To always identify yourself as a member of OPEIU Local 277, COPE 15, or CEP 247.
4. To immediately notify them of any extraordinary occurrence of which they should be aware.
5. To let them know they are appreciated.

I once read that people are in sales work for three reasons. The first reason is to get paid, the second is to control their own schedule, and the third is to be recognized for their hard work. The implied reason is where you come in — appreciation!

Let's all spend the month of September patting our PR Team on the back. Lunch, flowers, gas cards, thank-you notes, or whatever! Just go out of your way to say thanks.

You could look at this from another angle. I bet the more we say thanks, the more leads we may get! The long and the short of this is, give it a try. Who knows, maybe next year Public Relations Month will make the front cover.

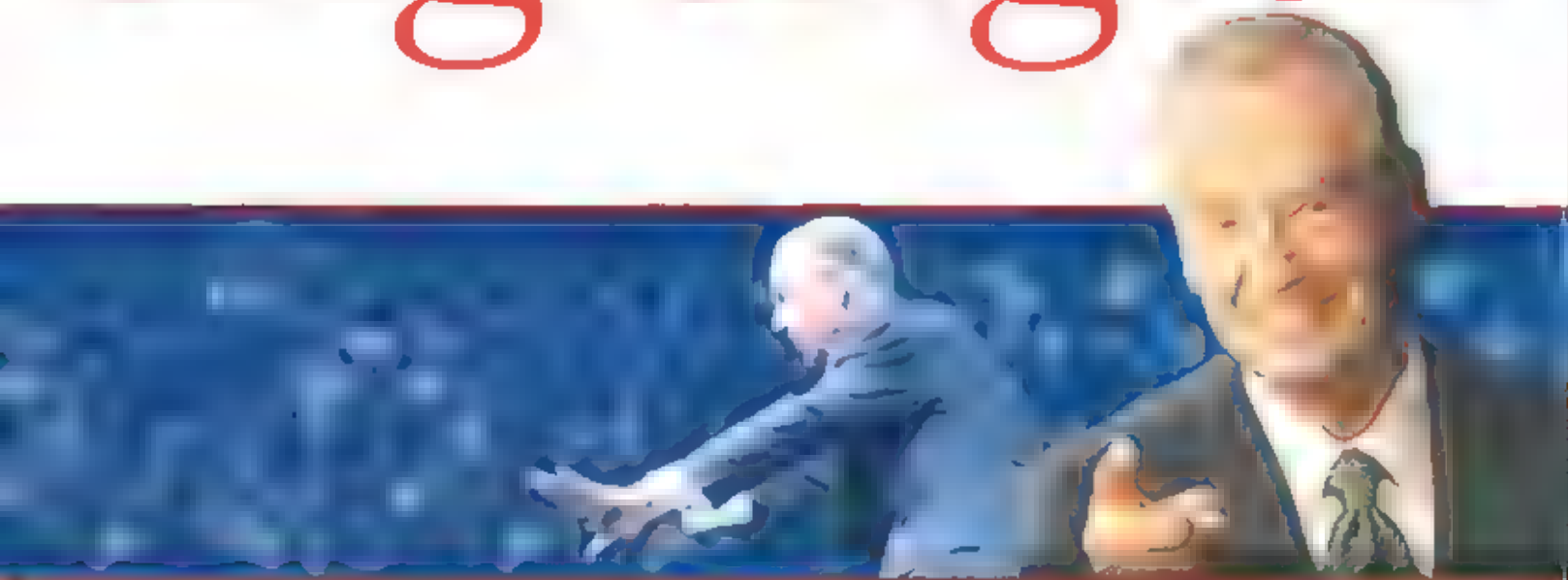
One last thing, let's not forget Jules, Hugh, Denise, and Kathy — we are all one team fighting for your leads.

For centuries, New Orleans
inspired prominent artists.



Next July it will inspire you...

Zig Ziglar



The Fairmont
NEW ORLEANS

New Orleans
July 27-30, 2006

Public Relations Bonus

Qualifiers

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Becky Cutler	\$2,141.56
Emily Jennings	\$2,070.84
Malka Arony	\$2,060.10
Vivian Dwyer	\$1,807.14
Jacqueline deVooght	\$1,744.27
Rachelle Valdez	\$1,659.48
Renee Flannery	\$1,465.60
Mark Gagliardi	\$1,148.21
Susan Fuldauc	\$1,115.80
Al Wall	\$959.68
Anne Bowyer	\$928.68
Leo VanDenBussehe	\$874.30
Laurie Onasch	\$852.35
Robin Andrade	\$799.70
Darrell Dorey	\$752.64
Cheryl Cook	\$722.64
Billy Sauers	\$708.60
William Slocum	\$700.32
Jerry Hartnett	\$668.62
Richard Meshulam	\$618.84
Rona Pileggi Spano	\$532.95
Catherine Briggie	\$532.15
Kenneth Lett	\$530.78
Richard Case	\$516.16
Charles Hill	\$514.44
Patti Morgan	\$491.18
Krissa Hensley	\$420.40
Brenda DiSomma	\$418.34
Shannon Walker	\$412.82
Timothy Farr	\$390.70
Fran Christie	\$344.20
John Wilkinson	\$329.85
Robin Denham	\$324.59
Robert Dailey	\$311.96
Kenneth Altizer	\$287.55
Joe Galusha	\$283.32
Irene Ruryez	\$264.06
Pater Nielsen	\$258.93
Mario Soljan	\$256.68
George Farenthold	\$225.00
David Provencher	\$217.35

Total

\$31,662.78



Leadership Bonus

July Bonus Qualifiers

Alfred O'Connor	\$6,052.18	Ronald Gurney	\$2,228.91	Steven King	\$310.96
Doreen Foti-Ryan	\$5,505.02	Matthew Hogan	\$2,166.30	Robert Gadhery	\$300.99
Mathew Hart	\$5,455.68	Adam Kiss	\$1,855.94	Cheryl Foti	\$300.58
Lawrence Hauck	\$4,773.15	Willie Hayden	\$1,656.45	Howard Heron	\$298.85
David Solomonov	\$4,734.95	Megan Olson	\$1,642.63	Randy Downs	\$296.48
Barry Dillah	\$4,225.39	Derek Bates	\$1,534.20	Kimberly Mah	\$294.76
Christopher Hernandez	\$4,051.56	David Ackerman	\$1,520.06	Zachary Hart	\$289.67
David Wang	\$3,626.40	Michael Lerman	\$1,129.18	Amir Sedaghat	\$287.38
James Isip	\$3,622.59	Glenn Snowden	\$696.74	Noe Gonzales	\$285.20
Horace Johnson	\$3,382.31	Salvatore Giacchi	\$695.02	Richard Rainone	\$284.42
Steve Foti	\$3,373.31	Michael Nowak	\$674.90	Omar Hashimi	\$280.98
Harpreet Gujral	\$3,336.42	Philip Prata	\$648.19	Sue Weiss	\$277.09
Allan Jennings	\$3,246.01	Kathleen Loughran	\$618.63	Wayne Wong	\$270.34
Torrence Rowell	\$3,093.85	Steven Engrav	\$614.87	Edward Hanna	\$268.98
Matthew Wolfanger	\$3,089.12	Mary Ann Gaelic	\$564.03	Scott Mellgren	\$262.04
Jim Bianchi	\$3,029.62	Scott Rehberg	\$544.73	Rog Betudro	\$255.68
Earnest Lovelace	\$2,947.23	Gershon Klein	\$506.67	Jullian Goodin	\$248.92
Gabriel Hernandez	\$2,936.62	Kenneth Masak	\$419.80	Mathew Dahler	\$248.48
Curl Ignatius	\$2,665.66	Noah Alkinburgh	\$397.90	Charles Vance	\$248.15
Wayne Hendricks	\$2,533.41	Karen McQuoid	\$390.79	Christopher Vianello	\$239.35
Mark Bloter	\$2,398.17	Manuel Olan	\$362.99	Benjamin Foti	\$236.06
Rebecca Klebsch	\$2,376.11	Mark Gorman	\$314.30	Andrew Maachon	\$173.31
David Hausman	\$2,375.40	Randy Teysiot	\$311.77	Richard Refano	\$118.65
Theodore Pappas	\$2,339.65	Amanda Nardo	\$311.39		

Total **\$113,053.52**

Retention Bonus

QUALIFIER	BONUS	A&H
Zachary Hart	\$6,294.82	
Sylvia Freeman	\$4,664.46	
Karen McQuoid	\$3,461.20	\$299.67
Kyle Chuang	\$3,439.09	\$319.30
Ruben Soberanes	\$3,278.48	\$152.26
Daniel Potilechio	\$3,123.70	\$191.70
Alfred Brenner	\$3,061.70	
Edward Kirschenbaum	\$3,061.48	
Timothy Crube	\$2,972.31	
Omar Hashimi	\$2,763.73	
Kobina Sekyi	\$2,741.60	\$271.80
Carla Miller	\$2,705.76	
Jinzhou Zhao	\$2,669.12	
William Gordon	\$2,578.77	
Maa Quasem	\$2,561.68	\$142.92
Alexy Blit	\$2,520.78	
Grace Flores	\$2,481.82	
Steven Strong	\$2,452.88	\$107.28
Phillip Anderson	\$2,432.56	\$209.10
Crystal Valentine	\$2,371.72	
Samantha Chui	\$2,355.80	\$281.26
Raphael Bouchereau	\$2,144.26	
Viccor Quimston	\$2,138.19	
Michael Perkins	\$2,124.00	
Lily Tchen	\$2,126.00	\$127.70
Robert Mickelberry	\$2,095.00	
Nadia King	\$2,256.14	
Laura Fisher	\$2,210.20	
Timothy Clark	\$2,187.01	\$153.11
Jonathan Wilson	\$2,184.22	
Michael Snow	\$2,179.70	
Christopher Stephens	\$2,118.14	
Rosemary Baker	\$2,089.00	\$111.62
Shoshannah Morris	\$2,081.69	
William Devine	\$2,071.09	
Amir Sedaghat	\$2,070.80	
Joyce Davidin	\$2,069.88	\$298.27
Preet Sahgal	\$2,066.14	
Kelly McDonald	\$2,028.27	
Jenn-Francois Vealme	\$2,002.49	
Anthony Mele	\$2,002.20	\$268.35
Howard Horton	\$1,919.33	
Arthur Westergaard	\$1,915.36	\$155.52
Donald Strynadka	\$1,905.28	\$124.80
Lindsay Velsides	\$1,877.74	
David Solomonov	\$1,871.68	
Avi Regev	\$1,862.92	\$124.36
Carl Ignatius	\$1,862.42	
Helien Taylor	\$1,858.37	\$134.39
Steve Folt	\$1,839.78	
Beth Snow	\$1,834.44	
James Schneider	\$1,812.68	
David Thornton	\$1,815.84	
Kim Sprenger	\$1,806.36	
Timothy Howe	\$1,805.43	\$102.05
Gregory Enstov	\$1,804.45	
Kenneth Madden	\$1,801.91	\$162.98
Ricardo Ferreira	\$1,767.50	
Matthew Melhorn	\$1,762.44	\$120.60
Naveen Bapen	\$1,755.06	\$157.25
Andrea Olson	\$1,712.36	\$167.87
Russell Morris	\$1,726.72	
Mohammad Ebadli	\$1,720.98	
Yvonne Hernandez	\$1,712.30	\$145.35
Barbara Bomier	\$1,711.57	
Noe Gonzales	\$1,698.14	
Alex Bluhm	\$1,695.24	
Richard Galati	\$1,693.92	
Stran Morse	\$1,683.20	
Maria Esposito	\$1,657.76	\$158.24
David Garrett	\$1,638.43	
Wayne Wong	\$1,632.70	
Patrick Mazerolle	\$1,601.09	\$163.65
Bret Fels	\$1,588.16	
Andre Abramovich	\$1,585.20	\$145.52
Armanda Milinae	\$1,583.35	
Krista Thelme	\$1,557.52	

QUALIFIER	BONUS	A&H
Ronald Friedlander	\$1,526.93	
Robert Seebler	\$1,540.48	\$211.12
London Baneer	\$1,535.63	
Corey Neff	\$1,527.69	
Shawn Richmond	\$1,505.85	
Valerie Franklin	\$1,505.99	\$192.84
Michael Dugree	\$1,500.45	
Mark Gorman	\$1,495.21	
Robert Harris	\$1,491.15	
Vedran Pipinic	\$1,489.83	
Ian Gingold	\$1,487.66	\$101.64
Richard Krueger	\$1,486.82	\$143.46
Derrick Bates	\$1,476.93	\$190.33
Gerardo Pinu	\$1,471.62	
Yevgeniy Kashkin	\$1,464.75	
Saravyn Adelfusi	\$1,451.57	
Tasha Tucker	\$1,451.21	
William Hollis	\$1,441.89	\$791.34
Scott Riemney	\$1,432.91	
Ronald Ganney	\$1,438.12	\$150.24
Kenia Houser	\$1,427.10	\$151.02
Shashank Hedao	\$1,424.64	\$215.22
Andrew Fillo	\$1,417.57	\$140.60
Michel Ayle	\$1,406.27	\$104.26
Brian Busbitt	\$1,399.69	\$125.76
Robert Appel	\$1,396.17	
Ted Schilling	\$1,391.73	
Brandon Corkins	\$1,371.40	\$108.36
Sharon Nigeta	\$1,370.86	
Robert Ulrich	\$1,351.37	
Vinicio Buzzo	\$1,351.28	
Douglas Baulnecht	\$1,348.55	
Edward Hanna	\$1,342.95	\$173.70
Curt Snow	\$1,325.41	
Daniel Pineros	\$1,320.40	
Mathieu Denis-Crochley	\$1,320.34	
Travis Finley	\$1,319.04	
Rudi Camenzind	\$1,315.71	
Jim Read	\$1,301.70	
Ya Chu	\$1,297.32	
Collin Brandt	\$1,295.81	
Glenn Yanda-Sando	\$1,288.78	\$98.61
Anthony Accurto	\$1,285.90	
Peter Kang	\$1,280.28	
Anan Krishnayengar	\$1,272.99	
Carlton Lear	\$1,270.70	
Sebastian Kazek	\$1,270.51	
Kobie Samuels	\$1,264.00	
Ka Yin Law	\$1,261.68	
Eli McKenzie	\$1,261.50	
Amarda Roy	\$1,253.33	
Eric Renteria	\$1,252.79	
Nitesh Patel	\$1,245.60	
John Franklin	\$1,243.80	
Nicholas Soboleski	\$1,236.77	
Kouame Yoboue	\$1,232.73	
Holly Desmond	\$1,231.35	
Cyril Desrosiers	\$1,230.47	
Bret Padilla	\$1,216.99	\$119.90
Amy Walk	\$1,215.55	
Narinder Sidhu	\$1,213.26	\$118.56
Joshua Goodman	\$1,208.57	
Angelica Orjas	\$1,205.72	
Harold Canner	\$1,200.96	\$101.21
Alexandre Kalinic	\$1,199.82	\$122.79
Steven Neusatz	\$1,199.45	\$159.50
Robert Gerdes	\$1,148.55	
Suresh Mangal	\$1,147.37	\$87.95
Scott Keeney	\$1,141.99	
Ed Olfert	\$1,097.81	
Stefan Johannsson	\$1,090.28	
Alan Silverman	\$1,081.59	
Erik Miller	\$1,081.41	
Clay-Nghia Nguyen	\$1,068.43	
Scott Fiorin	\$1,066.26	
Scott Medigen	\$1,065.68	\$106.71
Christopher Hope	\$1,064.79	

QUALIFIER	BONUS	A&H
Africk Johnson	\$1,058.96	
Loan Pham	\$1,055.45	
Tyson Bae	\$1,046.91	
Devraj Dheer	\$1,041.45	
Brian Hugel	\$1,037.79	
Bradley Bittner	\$1,033.81	
Barry Brockman	\$1,032.41	
John Barsuch	\$1,011.57	\$104.26
Derek Sandilands	\$1,028.49	
Adam Castro	\$1,028.32	
Jon Strong	\$1,021.76	\$146.65
Douglas Zigby	\$1,007.23	
Trent McCollum	\$1,007.16	
Jeremy Craw	\$1,005.65	\$166.05
Faniela Drury	\$1,005.16	
Raymond Cunningham	\$1,005.09	
Lamissi Ali	\$1,000.31	
Kevin Appasamy	\$999.71	
Charles Riggs	\$995.41	
Melissa Hamel	\$990.47	
Sarah Orzech	\$977.94	\$91.80
Lynette Go	\$961.45	\$85.95
Karl Stodart	\$955.46	\$101.10
Joseph Coarsey	\$951.29	
Tim McAdams	\$949.30	
Shannon Spindler	\$935.77	
Jason Harris	\$933.71	
Jared Milnarich	\$928.87	\$94.60
Rudolph Dsouza	\$925.92	
Cernitha Colon	\$922.01	\$81.15
John Farley	\$918.47	
Alexandrea Bortnick	\$905.44	\$91.95
Thomas Enright	\$898.55	\$84.05
Mary Ann Gaelic	\$897.69	\$87.40
Maijang Sukhsaatar	\$888.19	\$68.72
Kevin Wiley	\$856.15	
Joseph Szygiet	\$854.47	
Leslie Willettblock	\$853.52	
Peter Kaplanis	\$847.47	
Byron Paz	\$846.04	
Robert Christian	\$845.63	
Megan Olson	\$845.13	
Rachel Arenas	\$841.12	
Richard Lafond	\$838.14	
Faigo Hall	\$831.80	
Tuvis VanDeBerghe	\$831.45	
Jeffrey Lape	\$831.41	
Synda Rapstan	\$830.38	
Rebecca Ruthbrok	\$829.29	
Christopher Dalley	\$829.07	
Jessica Contreras	\$823.76	
David Garbarskiy	\$819.14	
Denise Davidson	\$806.00	
George Gonzalez	\$802.66	
Jocilia Rounseville	\$800.83	
Din Yung	\$800.70	
Thomas Harris	\$789.11	
Mack Bell	\$777.67	
David Williams	\$775.16	
Sean Chrysler	\$738.04	\$105.52
Vernon Daenges	\$717.58	\$100.48
Garnett Powers	\$708.95	\$117.60
Erica Asbury	\$678.00	\$83.09
Jeffrey Testa	\$670.70	\$60.04
Malcolm McGill	\$670.01	
Clayton Frost	\$667.75	
Thomas Reddicks	\$666.63	
Fredrick Dagostino	\$663.50	
Thomas Tulowiecki	\$662.88	
Theresa Bellajaro	\$657.95	
Kathryn Williams	\$636.11	
Joseph Hatcher	\$633.20	\$62.04
Hinibello Pereira	\$648.19	
Tabitha Sullivan	\$646.55	\$75.76
Shamir Wallari	\$642.62	
Thomas Parler	\$638.82	
Douglas Gourzong	\$637.55	

Retention Bonus

QUALIFIER	BONUS	A&H
Theresa Rizzl	\$636.19	
John Hale	\$670.93	
Natalie Linker	\$678.42	
Thomas Craig	\$625.13	
Jesse Wile	\$624.92	
Patricia Harris	\$419.22	
Scott Rehberg	\$617.97	
Ryan Koubek	\$616.81	
Andrei Grigoriu Drab	\$613.09	
Damian Walsh	\$611.69	
Jillian Goodin	\$610.21	
Hallock Yocher	\$609.14	
Alexander Shu	\$608.53	
Kevin Tienken	\$608.43	
Marcus Williams	\$608.03	
Wilfred Pelland	\$606.77	
Cesar Castro	\$602.87	
Hamed Hashmi	\$599.43	
Crystal Croscan	\$598.92	
Matthew Shannon	\$598.29	
Brian Kelato	\$597.76	
David Fairway	\$596.77	\$97.96
Victoria Larsen	\$590.87	
Ann Durkee	\$588.28	
Raymond Gluffrida	\$582.43	
Andrew Turk	\$582.23	
Darcie Hamm	\$579.48	
Ramon Taveras	\$576.74	
Fernando Gonzalez	\$575.19	
Brian Hayduk	\$573.84	
Devin Mc Dermitt	\$573.59	
James Brenneke	\$572.22	
Hovh Terunian	\$567.37	\$56.14
Mansoukha Casimbi	\$567.28	
Floyle Mercedes	\$565.47	
Michael Cantwell	\$561.96	
Jalinder Manj	\$563.06	
Jason Moore	\$562.21	
Randy Smith	\$561.34	
Troy Plummer	\$560.78	
Steven King	\$560.26	\$52.92
Cheryl McLean	\$558.96	\$65.58
Sabeel Caudle El	\$557.57	\$61.47
Terrance Heatts	\$489.58	
Nicholas Bromhal	\$489.48	
Ryan Blazani	\$486.64	
Sami Magorianem	\$485.26	
Armanda Nathoo	\$480.48	
Mikhailo Pavakis	\$479.46	
Herman Libman	\$479.38	
Shaun Ebben	\$476.82	\$36.73
Angelika Vassileva	\$475.34	
Rodney Ward	\$474.80	
Andrew Manchan	\$472.79	
Lee Soucy	\$471.10	
Stephen Dietz	\$470.49	\$54.12
Sidney Trahan	\$468.75	
Elizabeth Miehalek	\$468.06	
Rita Haldinger	\$465.81	
Lorena Barriere	\$463.49	
Ilya Kardava	\$462.34	
Benjamin VanFoster	\$461.63	
LaTonya Tucker	\$461.44	
Kenneth Medina	\$461.35	
Innocent Okeke	\$460.01	
Nicholas Zangardi	\$457.52	
George Sturge	\$455.81	
Sushen Chand	\$455.06	
Cornelius Robinson	\$452.52	\$49.86
Steven Engrav	\$450.83	
George Sargeantini	\$449.34	\$56.61
Kenyatta Melton	\$448.33	\$81.06
Raymond Welch	\$448.19	
Derek Sawyer	\$448.61	\$50.44
Craig Snyder	\$443.77	
Philip Prata	\$440.97	
Loren Cardwell	\$440.72	

QUALIFIER	BONUS	A&H
Sue Weiss	\$439.62	
John Baloun	\$437.52	
Jon Justice	\$439.75	\$45.36
Jeffrey Mead	\$432.44	\$49.17
Matthew Sommers	\$419.37	
William Jaquay	\$418.91	
Charles Vance	\$417.76	
Crystal Wells	\$416.64	
Deniree Colon	\$416.56	
Robert Abrams	\$416.32	
Alan Dorfman	\$412.71	
Waverly Jones	\$411.33	
William Morris	\$410.72	
Martin Banks	\$410.39	
Tiber Simon	\$410.23	
Robert Enters	\$409.15	
Rocanne Ropp	\$409.09	
Sorana Blackfoot	\$408.84	
Victor Dearnia	\$408.31	
Jatinder Kumar	\$408.16	
Jinwang Sun	\$408.04	
Carlton Malone	\$406.96	
Casey Longstreet	\$406.37	
Brandon Lewis	\$404.26	
Karla Postma	\$403.77	
Alisa Dykes	\$403.74	
Nicole Tovey	\$403.72	
Jennifer Carter	\$403.62	
Marquita Harvey	\$403.46	
Donald Orban	\$403.35	
Raymond Lopez	\$399.87	
Jason Shamba	\$399.57	
Tara Anyagi	\$397.16	
Jennifer Liu	\$397.05	
Sara Thwaitte	\$396.73	
Uise Hermon	\$395.95	
Charles Debrost	\$395.29	
Past Roman	\$395.18	
Jeanne Ilio	\$395.05	
Parley Pratt	\$394.47	
James Aakkers	\$393.95	
Balkranjit Dhanoo	\$393.48	
Edward Loun	\$392.18	
Antrell Tyson	\$391.48	
Rajkumar Padmawar	\$388.43	
Jane Ranga	\$388.21	
Jena Rana	\$387.66	
Trenton Hant	\$385.67	
Christopher Warren	\$384.06	
Michael Donahue	\$382.95	
Chantel Gallant	\$382.23	
Csaba Puricsak	\$381.25	
Keith Rubenstein	\$381.18	
Travis Moody	\$380.79	
Eris MacLaren	\$380.58	
Jerry Davis	\$379.46	
Bryan Luong	\$377.70	
Andrea Reuth	\$376.44	
Jonathan Skubis	\$376.02	
Meredith Davis	\$375.77	
Petronila Beynosa	\$375.48	
Peter Derosario	\$375.26	
Robert Snow	\$374.80	
John Evzak	\$373.87	
Danny Mayorga	\$372.92	
Richard Greenberg	\$372.72	
Robin Swartwood	\$366.36	
Georgia Lee	\$245.17	
Adam Fogelman	\$230.92	
Megan Fensteroy	\$221.80	\$31.08
Yvonne Garcia	\$220.17	
Raymond Lawrence	\$217.63	
Andrea Schlosser	\$217.72	
John Urbaitis	\$214.58	
Mark Mikulajewski	\$214.35	
Shannon Bailey	\$209.98	
Holly Chaffin	\$207.96	

QUALIFIER	BONUS	A&H
Cynthia Bellisle	\$194.62	
Mark Whisenant	\$190.20	
Beverly Burkhardt	\$188.28	
Ian Hamington	\$182.40	
David Tubbin	\$182.05	
Amelia Brown	\$181.76	
Jacob Clayton	\$181.49	
Roger Beals	\$181.18	
Michael McPherson	\$175.99	
Robert Birt	\$169.29	
Stephen Meyers	\$168.60	
Michael Berrini	\$166.89	
Andrew Masterson	\$162.40	
Edwin Menzies	\$161.12	

Total Bonus Paid Out
\$410,010.34
Total A&H
\$10,720.75